

In re:
Elizabeth (nmn) Walker
Debtor

Case No. 21-40122-jcw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0419-4
Date Rcvd: Oct 25, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2021:

Recip ID	Recipient Name and Address
db	Elizabeth (nmn) Walker, 2664 Conley Rd, Morganton, NC 28655-8840
6190441	Burke County Tax Office, PO Box 219, Morganton, NC 28680-0219
6190442	City of Chicago Utility Billing, PO Box 6330, Chicago, IL 60680-6330
6190449	+ Specialized Loan Servi, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
6190458	US Attorney's Office, 100 Otis St, Asheville, NC 28801-2608
6190459	+ US Attorneys Office, 227 W Trade St Ste 1700, Charlotte, NC 28202-3218
6190461	US Bank, Oshkosh, WI 54901

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
6190443	EDI: DISCOVER.COM	Oct 25 2021 22:23:00	Discover Bank, PO Box 30954, Salt Lake City, UT 84130-0954
6190444	EDI: DISCOVER.COM	Oct 25 2021 22:23:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
6190445	EDI: DISCOVER.COM	Oct 25 2021 22:23:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
6190446	EDI: DISCOVERPL	Oct 25 2021 22:23:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130-0954
6190447	EDI: IRS.COM	Oct 25 2021 22:23:00	Internal Revenue Service, 320 Federal Pl, Greensboro, NC 27401-2718
6190448	EDI: NCDEPREV.COM	Oct 25 2021 22:23:00	NC Department of Revenue, PO Box 25000, Raleigh, NC 27640-0100
6190753	EDI: NCDEPREV.COM	Oct 25 2021 22:23:00	North Carolina Department of Revenue, Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168
6190741	+ EDI: RECOVERYCORP.COM	Oct 25 2021 22:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
6190451	EDI: RMSC.COM	Oct 25 2021 22:23:00	Syncb/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
6190452	EDI: RMSC.COM	Oct 25 2021 22:23:00	Syncb/Care Credit DC, C/o, PO Box 965036, Orlando, FL 32896-5036
6190454	EDI: RMSC.COM	Oct 25 2021 22:23:00	Syncb/Sams Club DC, PO Box 965005, Orlando, FL 32896-5005
6190450	EDI: RMSC.COM	Oct 25 2021 22:23:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
6190453	EDI: RMSC.COM	Oct 25 2021 22:23:00	Syncb/lowes, PO Box 956005, Orlando, FL 32801
6190744	+ EDI: RMSC.COM	Oct 25 2021 22:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA

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6190455	EDI: RMSC.COM		23541-1021
		Oct 25 2021 22:23:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
6190456	EDI: RMSC.COM		
		Oct 25 2021 22:23:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
6190457	EDI: RMSC.COM		
		Oct 25 2021 22:23:00	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
6190460	EDI: USBANKARS.COM		
		Oct 25 2021 22:23:00	US Bank, Attn: Bankruptcy, PO Box 5229, Cincinnati, OH 45201-5229
6190462	Email/Text: bae_notices@ncwba.uscourts.gov		
		Oct 25 2021 18:14:00	US Bankruptcy Administrator, 402 W Trade St Ste 200, Charlotte, NC 28202-1673
6190463	EDI: WFFC.COM		
		Oct 25 2021 22:23:00	Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Specialized Loan Servicing LLC, Servicing Agent
cr	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, P.O. Box 41021, Norfolk, VA 23541-1021
6190752	*+	Internal Revenue Service, P.O. Box 7317, Philadelphia, PA 19101-7317

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2021 at the address(es) listed below:

Name	Email Address
Christine M. Lamb	on behalf of Creditor Specialized Loan Servicing LLC Servicing Agent jgilleland@hnftlaw.com, clamb@hnftlaw.com
Jimmy R. Summerlin, Jr	trustee@hickorylaw.com debbieb@hickorylaw.com;NC63@ecfbis.com
Roderick H. Willcox, Jr.	on behalf of Debtor Elizabeth (nmn) Walker attywill@bellsouth.net G20659@notify.cincompass.com

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Elizabeth (nmn) Walker</u>	Social Security number or ITIN	xxx-xx-6717
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Western District of North Carolina			
Case number: 21-40122			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth (nmn) Walker

10/25/21

By the court: J. Craig Whitley
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.